

**Federal Family Education Loan Program (FFELP)
Request to Add Loans to a Federal Consolidation
Loan (180 Day Add-On Provision)**

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment under the United States Criminal Code and 20 U.S.C. 1097.

Guarantor, Lender or Program Identification

OMB No. XXXX-XXXX
Form Approved
Exp. Date XX/XX/XX

Borrower Instructions: Use this form to request that your lender add eligible education loan(s) that were not originally included in your Federal Consolidation Loan. This form must be completed and returned to the lender so that it is received within 180 days of the date the original Federal Consolidation Loan was made. **Please print neatly using dark ink or type. See instructions.**

Section A. Borrower Information *(Refer to your original Federal Consolidation Loan Application and Promissory Note to complete items 1 through 4)*

1. Borrower Last Name	First Name	MI	2. Social Security Number	3. Date of Promissory Note
4. Did your Federal Consolidation Loan include loans made to your spouse? <input type="checkbox"/> Yes <input type="checkbox"/> No If "yes," identify spouse below. If "no," your spouse's loans cannot be added to your Federal Consolidation Loan.				
Spouse's Name (Last Name, First, MI)			Social Security Number	

Section B. Education Loan Indebtedness

List the education loans that you want added to your Federal Consolidation Loan. If you need to list additional loans, attach a separate list to this request. You may include those loans that were disbursed before or after the date your Federal Consolidation Loan was made. Do not include your spouse's loans unless you jointly consolidated loans with your spouse.

5. Loan Type (See Instructions)	6. Lender/Service Name and Address	7. B = Borrower S = Spouse J = Joint	8. Account Number	9. Interest Rate	10. Current Balance

Section C. Promissory Note Addendum

I request that my Federal Consolidation Loan be increased to include the eligible education loan(s) identified above in Section B.

I understand that this request must be received by the lender within 180 days of the date my Federal Consolidation Loan was made and is only for those loan(s) made before or within 180 days of the date the Federal Consolidation Loan was made.

I understand by adding these loans, my repayment term may be extended, my monthly payment amount may change, and/or my interest rate may change. I will receive a revised Disclosure Statement and Repayment Schedule from my lender disclosing the new repayment schedule and terms.

My signature below certifies that I have read and agree to the terms and conditions of this loan, including all terms and conditions specified on the Application and Promissory Note for a Federal Consolidation Loan which was previously submitted.

THIS IS A LOAN THAT MUST BE REPAYED.

11. Borrower's Signature _____ Today's Date (Month/Day/Year) _____
(Identified in Section A, Item 1 above.)

12. Spouse's Signature _____ Today's Date (Month/Day/Year) _____
(If you originally consolidated your loans jointly with your spouse, then your spouse must also sign.
Signature is valid only if spouse was a joint borrower.)

Instructions: Return this completed form to the consolidation lender.

Instructions for Completing the Request to Add Loans to a Federal Consolidation Loan

Completing this form will allow you to add eligible education loan(s) that were not included in your original Federal Consolidation Loan. The form must be completed and returned to the lender so that it is received within 180 days of the date the original Federal Consolidation Loan was made.

Section A. Borrower Information

- Item 1:** Enter your name.
- Item 2:** Enter your Social Security Number (must be identical to the number on your original Federal Consolidation Loan Application and Promissory Note).
- Item 3:** Enter the date you signed your original Federal Consolidation Loan Application and Promissory Note.
- Item 4:** Indicate if your spouse was a joint borrower on your original Federal Consolidation Loan. (Refer to your original Federal Consolidation Loan Application and Promissory Note and/or Spousal Addendum.) If you respond "yes," enter the name and Social Security Number of your spouse. If you respond "no," you cannot add your spouse as a joint borrower.

Section B. Education Loan Indebtedness

List the education loans that you want to add to your Federal Consolidation Loan. **List each loan separately.** The loans eligible for consolidation into a Federal Consolidation Loan are:

- SS** Subsidized Federal Stafford Loans, formerly Guaranteed Student Loans (GSL)
- DSS** Direct Subsidized Stafford Loans
- US** Unsubsidized and Nonsubsidized Federal Stafford Loans
- DUS** Direct Unsubsidized Stafford Loans
- SLS** Federal Supplemental Loans for Students, formerly Auxiliary Loans to Assist Students (ALAS) and Student PLUS
- PERK** Federal Perkins Loans, formerly National Defense/National Direct Student Loans (NDSL)
- HPSL** Health Professions Student Loans, including Loans for Disadvantaged Students
- HEAL** Health Education Assistance Loans
- FISL** Federal Insured Student Loans
- PLUS** Federal PLUS (Parent) Loans
- DPLUS** Direct PLUS Loans
- SCON** Subsidized Federal Consolidation Loans
- DSCON** Direct Subsidized Consolidation Loans
- UCON** Unsubsidized Federal Consolidation Loans
- DUCON** Direct Unsubsidized Consolidation Loans, including Direct PLUS Consolidation Loans
- NSL** Federal Nursing Loans

Notes: The federal government will pay interest that accrues during deferment on that portion of the consolidation loan that repays subsidized Federal Stafford loans, subsidized Federal Direct Stafford loans, subsidized FISL loans, subsidized Federal Consolidation Loans and subsidized Federal Direct Consolidation Loans. You will be responsible for interest that accrues during deferment on the portion of the loan that repays other loan types. You may consolidate a Consolidation Loan only if you are combining that loan with at least one other eligible loan.

- Item 5:** Enter the abbreviated name (as listed in bold print above) of the loan program from which you borrowed.
- Item 6:** Enter the full name and mailing address of each lender/servicer of your education loans. (This is the address to which you are or will be sending your payments). If the loan is a Perkins loan, enter the name of the school or the school's servicer to which you are or will be sending your payments.
- Item 7:** Enter a "B" for each loan that is yours, "S" if it is your spouse's loan, or "J" if it is jointly held (e.g., PLUS loans made to both parents as co-makers). Remember your spouse's loans can be listed only if your spouse was a joint borrower on your original Federal Consolidation Loan.
- Item 8:** Enter the account number for each loan. This is listed on your monthly billing statement or coupon.
- Item 9:** Enter the interest rate you are paying on each loan.
- Item 10:** Enter the estimated current account balance (payoff amount) as of today's date, including any unpaid interest and late fees. Collection costs may also be included.

Section C. Promissory Note Addendum *(To be completed by the borrower and, if applicable, the spouse.)*

- Item 11:** Sign and date the Promissory Note Addendum in dark ink.
- Item 12:** If you originally consolidated your loans jointly with your spouse, then your spouse must also sign the Promissory Note Addendum. However, if your spouse was not originally a party to your Federal Consolidation Loan, you cannot add your spouse's loan(s) at this time. Use dark ink.

Paperwork Reduction Notice

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is xxxx-xxxx. The time required to complete this information is estimated to average 0.16666 hours (10 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:** U.S. Department of Education, Washington, DC 20202-4651. **If you have any comments or concerns regarding the status of your individual submission of this form, write directly to the consolidating lender.**

Mail the original copy of the Request to the consolidation lender.

Federal Consolidation Loan Verification Certificate

The Federal Consolidation Loan Program enables borrowers to apply for a federally guaranteed loan to consolidate outstanding education loans pursuant to Title IV of the Higher Education Act of 1965, as amended. The borrower identified in Item 3 of this Certificate has requested consolidation of his/her eligible education loan(s). Eligible loans are listed in Item 6 of the Federal Consolidation Loan Verification Certificate Instructions. This form is used to verify the eligibility and the payoff amount of the borrower's outstanding education loan(s) selected for consolidation. As part of the Federal Consolidation Loan Application, the borrower named in Item 3 has authorized your disclosure of information regarding the education loan(s) listed below. Please verify and/or complete all items and return this form to the consolidation lender listed in the bottom left corner. Pay special attention to Item 6, Loan Type. This Loan Verification Certificate will be relied on by the lender in paying off the listed loan(s). It will also be used by the U.S. Department of Education and a guarantor in insuring, or reinsuring, the Federal Consolidation Loan that includes the stated payoff amounts on the loan(s) listed.

Federal regulations require that you complete and return this form within 10 business days. See the instructions.

(1) Holder/Servicer Name and Address

(2) Institution and Address to which payoff amount should be sent (if different from Item 1).

Name _____

Street _____

City _____ State _____ Zip _____

Telephone () _____

Contact Name _____

(3) Borrower SSN, Name, Address and Telephone Number

(4) Anticipated Loan Payoff Date _____

Acct. ID	(5) Account Number	(6) Loan Type (See Instructions)	(7) Current Guarantor Abbreviation	(8) First/Only Disbursement Date	(9) Interest Rate	(10) Borrower Status Codes*	(11) First/Next Payment Due (MM/DD/YY)	(12) Current Principal Balance	(13) Payoff Amount as of Anticipated Loan Payoff Date**	(14) Daily Interest Accrual
ACCT. #1										
ACCT. #2										
ACCT. #3										
ACCT. #4										
ACCT. #5										
ACCT. #6										

* Borrower Status Codes to be used for Item 10:

IS In School

GR Grace

RP Repayment

DE Deferment

FB Forbearance

BA Bankruptcy (claim not filed, to be filed, or paid)

DQ 270 days + delinquent, claim not paid

DS Default Claim Paid - Satisfactory Repayment Arrangements Made

DN Default Claim Paid - Satisfactory Repayment Arrangements **Not** Made

DI Currently subject to Judgment or Wage Garnishment order

OT Other (Explain in Item 16)

(15) Total Payoff Amount**

** Collection Costs: If a defaulted Federal Stafford, SLS, PLUS or Consolidation loan is held by a guaranty agency, collection costs may not exceed 18.5% of the outstanding principal and interest.

(16) Additional Comments _____

(17) **Holder/Servicer Certification:** (a) To the best of my knowledge and belief, the information on this form is accurate and complete; (b) Each loan listed above is a legal, valid, and binding obligation of the borrower; (c) Each such loan was made and serviced in compliance with all applicable laws and regulations; (d) In the case of Federal Stafford [subsidized, nonsubsidized, and unsubsidized (GSL)], Federal PLUS, Federal SLS (ALAS), Federal Consolidation, and Federal Insured Student Loans (FISL) held by the lender, the insurance on each such loan is in full force and effect; and (e) The loan amounts confirmed include only unpaid principal, unpaid accrued interest for which the borrower is responsible, late charges (as defined by federal regulations), and eligible collection costs.

Signature of Authorized Official

Holder/Servicer Name

Today's Date

Name and Title of Authorized Official (Please Print)

()
Area Code and Telephone Number

Lender/School/Guarantor
ED Code

For information or assistance when completing this certificate, please contact the Consolidation Lender.

Return Original to:

Or FAX to:

Federal Consolidation Loan Verification Certificate Instructions

The borrower named in the Certificate has requested consolidation of his/her eligible education loan(s). As part of his/her application for a Federal Consolidation Loan, the borrower must have each education loan holder/servicer complete a Loan Verification Certificate. The consolidation lender will use the Loan Verification Certificate to determine the eligibility of loans for inclusion in the consolidation and the payoff amount due to each creditor. After receiving the Loan Verification Certificate and the documents required from the applicant, the consolidation lender will pay off the borrower's debt(s) based on the information provided on the Certificate. Upon receipt of payment, the holder must return the original or a copy of the Promissory Note or provide other acceptable notice to the borrower (as if the borrower personally paid the loan in full). Any overpayments or subsequent borrower payments are to be returned to the consolidation lender so they may be applied to the borrower's outstanding principal balance in accordance with Department of Education guidelines. Borrowers who call about their accounts while the Federal Consolidation Loan is in process should be instructed to continue to make regularly scheduled payments on their loan(s).

Consolidation Lender Instructions:

Using information from the borrower's application, complete Items 1 and 3 - 6.

Holder/Servicer Instructions:

Please complete the blank items and confirm that the information provided is accurate.

Item 1: Complete or correct holder/servicer name and address if different than printed.

Item 2: If the payoff check should be sent to a different institution or address than that shown in Item 1, complete this information.

Item 3: Complete or correct the borrower's social security number, full name, address and telephone number.

Item 4: Enter the anticipated loan payoff date if not provided by the consolidation lender. Enter a date which is 30 days from the date you receive the Certificate if not provided by the consolidating lender.

Item 5: Complete or correct the account number assigned to the borrower's education loan(s). If you have multiple accounts for this borrower, you may list them as Account #1, Account #2, etc. If the account number is the same for each loan, enter "same" on the subsequent accounts.

Item 6: Complete or correct the loan type using the abbreviations as listed next in bold print.

SS	Subsidized Federal Stafford Loans, formerly Guaranteed Student Loans (GSL)
DSS	Direct Subsidized Stafford Loans
US	Unsubsidized and Nonsubsidized Federal Stafford Loans

DUS	Direct Unsubsidized Stafford Loans
SLS	Federal Supplemental Loans for Students, formerly Auxiliary Loans to Assist Students (ALAS) and Student PLUS
PERK	Federal Perkins Loans, formerly National Defense/National Direct Student Loans (NDSL)
HPSL	Health Professions Student Loans, including Loans for Disadvantaged Students
HEAL	Health Education Assistance Loans
FISL	Federal Insured Student Loans
PLUS	Federal PLUS (Parent) Loans
DPLUS	Direct PLUS Loans
SCON	Subsidized Federal Consolidation Loans
DSCON	Direct Subsidized Consolidation Loans
UCON	Unsubsidized Federal Consolidation Loans
DUCON	Direct Unsubsidized Consolidation Loans, including Direct PLUS Consolidation Loans
NSL	Federal Nursing Loans
Item 7:	If FFELP or Direct Loan, enter the guarantor or program code from the list below.
Item 8:	Enter the first, or only, disbursement date for each loan.
Item 9:	Enter the interest rate for each loan.
Item 10:	Enter the current status of the borrower's accounts using the status codes on the Verification Certificate.
Item 11:	Enter the account's next payment due date. If the account is in grace period status, enter the

anticipated first payment date. If the account is delinquent, enter the borrower's most delinquent payment due date.

Item 12: Enter the current principal balance of each loan (including outstanding capitalized interest).

Item 13: Assume that no payments will be made by the borrower from now until the anticipated loan payoff date. Provide the payoff for each loan, which is the sum of the following, as of the anticipated payoff date in Item 4:

- principal outstanding (including capitalized interest);
- unpaid accrued interest;
- unpaid late charges, if applicable (as defined by federal regulations); and
- eligible collection costs, (not to exceed 18.5% of the outstanding principal and interest on a FFELP loan in default and held by a guaranty agency), if applicable.

Item 14: Enter the daily interest accrual factor (per diem) used in completing Item 13 for each loan. The interest accrual factor is calculated by multiplying the outstanding principal balance of the loan by the interest rate divided by 365.25 or the actual number of days in the calendar year.

Item 15: Enter the total payoff amount due the holder shown on this Certificate.

Item 16: Enter any appropriate comments. If unable to complete this Certificate, please explain here.

Item 17: Provide signature along with required information of authorizing official.

Complete and return this certificate to the consolidation lender within 10 business days of receipt.

Guarantor or Program Codes

Abbrev.	Name	Abbrev.	Name	Abbrev.	Name
ASA	American Student Assistance formerly MHEAC	KHEAA	Kentucky Higher Ed. Assist. Authority	OSSC	Oregon State Scholarship Commission
CSAC	California Student Aid Commission	LOSFA	Louisiana Office of Student Financial Assistance formerly LGSCS	PHEAA	Pennsylvania Higher Ed. Assist. Agency
CSLP	Colorado Student Loan Program	MHEAA	Michigan Higher Ed. Assistance Authority	RIHEAA	Rhode Island Higher Ed. Assist. Authority
CSLF	Connecticut Student Loan Foundation	MSLP	Missouri Student Loan Prog. formerly MCBHE	SCSLC	South Carolina Student Loan Corporation formerly SCSEAA
EAC	Education Assistance Corp. (South Dakota)	MGSLP	Montana Guaranteed Student Loan Prog.	SLFI	Student Loan Fund of Idaho, Inc.
ECMC	Education Credit Mgmt. Corp. formerly TGA	NSLP	National Student Loan Program, formerly Nebraska Student Loan Program, Inc.	SLGFA	Student Loan Guarantee Foundation of Arkansas
FDLP	Federal Direct Loan Program	NHHEAF	New Hampshire Higher Education Assistance Foundation	SLND	Student Loans of North Dakota formerly NDGSLP
FAME	Finance Authority of Maine formerly MDECS	NJOJA	New Jersey Office of Student Assistance formerly NJHEAA	TSAC	Tennessee Student Assistance Corporation
FOSFA	Florida Office of Student Financial Assistance formerly FSFAC	NMSLGC	New Mexico Student Loan Guarantee Corporation	TGSLC	Texas Guaranteed Student Loan Corp.
GHEAC	Georgia Higher Education Assistance Corp.	NYSHESC	New York State Higher Ed. Services Corp.	USAF	United Student Aid Funds, Inc.
GLHEC	Great Lakes Higher Education Corporation	NCSEAA	North Carolina State Ed. Assist. Authority	USED	U.S. Department of Education Federal Insured Student Loan Program (FISL) and subrogated FFELP loans
HHS	U. S. Dept. of Health & Human Services	NELA	Northwest Education Loan Association	UHEAA	Utah Higher Ed. Assistance Authority
ISAC	Illinois Student Assistance Commission formerly ISSC	OSRHE	Oklahoma State Regents for Higher Ed.	VSAC	Vermont Student Assistance Corporation
ICSAC	Iowa College Student Aid Commission formerly ICAC				

Additional Loan Listing Sheet for Application and Promissory Note for Federal Consolidation Loan

Guarantor, Lender or Program Identification

OMB No. XXXX-XXXX
Form Approved
Exp. Date XX/XX/XX

This form provides the borrower (and/or spouse) with added space to list additional loans to be included in his/her Federal Consolidation Loan or considered in establishing repayment terms of the consolidation loan. **Do not complete this form in pencil. Use dark ink or type. Follow Instructions Sheet for Completing the Application and Promissory Note.**

Section A. Borrower Information

Borrower Last Name	First Name	MI	Social Security Number
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Section B. Spouse Information *(Do not complete unless Section B on Application and Promissory Note is completed.)*

Spouse Last Name	First Name	MI	Social Security Number
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Section C. Education Loan Indebtedness *(continued)*

List the education loans that you want to consolidate and the loans that you are not consolidating but want considered in calculating your maximum repayment period. Do not include your spouse's loans unless you completed Section B on this form and on the Application and Promissory Note. Use the Loan Types listed in the Instructions.

20. Loan Type (See Instructions)	21. Lender/Servicer Name and Address	22. B = Borrower S = Spouse J = Joint	23. Account Number	24. Interest Rate	25. Current Balance	26. To Be Consolidated Yes No	

Borrower's Signature _____ Date _____

Spouse's Signature *(if applicable)* _____ Date _____

Instructions: If you have used this form to identify additional education loans that you wish to be consolidated or taken into consideration in calculating your maximum repayment period, include it with your application to your consolidation lender.